

In re:
Etangalia Sherrie Canty
Debtor

Case No. 19-10196-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 10, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	+ Etangalia Sherrie Canty, 231 East Sharpnack Street, Philadelphia, PA 19119-2262
14267476	Abington Emergency Physician, 56 W Main Street, Suite 305, Christiana, DE 19702-1503
14267478	+ Abington Health Physicians, Professional Services, 1200 Old York Road, Abington, PA 19001-3720
14267474	Abington Memorial Hospital, 30 Washington Avenue, Suite C6, Haddonfield, NJ 08033-3341
14851787	+ Bobs Furniture Store Card, c/o AA Recovery, 2351 North Forrest Road Suite 110, Getzville, NY 14068-9902
14267475	+ Lemar Fletcher, 633 W. Rittenhouse Street, Apt 925 B, Philadelphia PA 19144-4391
14267477	+ Office of the Deputy Director, of Finance for Adjudication, City of Philadelphia, PO Box 41818, Philadelphia PA 19101-1818
14267479	Radiology Group Abington, PO Box 6750, Portsmouth, NH 03802-6750

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 11 2024 00:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 11 2024 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14851786	+ EDI: SYNC	Apr 11 2024 04:20:00	Amazon Prime Card, PO Box 71783, Philadelphia, PA 19176-1783
14256967	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:27:22	Amer Fst Fin, 7330 W. 33rd Street, Wichita, KS 67205-9369
14285577	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:27:22	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14851779	Email/Text: ebnnotifications@creditacceptance.com	Apr 11 2024 00:22:00	Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034
14256968	+ EDI: CAPITALONE.COM	Apr 11 2024 04:20:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14265421	+ EDI: AIS.COM	Apr 11 2024 04:20:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14267480	+ Email/Text: ebn@carepayment.com	Apr 11 2024 00:23:00	Carepayment, PO Box 2398, Omaha NE 68103-2398
14256969	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 11 2024 00:22:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14256970	+ EDI: CCS.COM	Apr 11 2024 04:20:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679

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14851782	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2024 00:27:22	Credit One Bank, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14256971	+ EDI: MAXMSAIDV	Apr 11 2024 04:20:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14256972	+ Email/Text: bknotice@ercbpo.com	Apr 11 2024 00:23:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14279459	Email/Text: ECMCBKNotices@ecmc.org	Apr 11 2024 00:22:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14267481	Email/Text: rj@ffcc.com	Apr 11 2024 00:22:00	First Federal Credit Control, Inc, 24700 Chagrin Blvd, Suite 205, Cleveland OH 44122
14256974	+ EDI: AMINFOFP.COM	Apr 11 2024 04:20:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14276714	EDI: IRS.COM	Apr 11 2024 04:20:00	DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE, 600 ARCH STREET, ROOM 5200, PHILADELPA PA., 19106
14851780	EDI: JEFFERSONCAP.COM	Apr 11 2024 04:20:00	Aspire Credit Card, c/o Jefferson Capital Systems LLC, PO Box 7999, St. Cloud, MN 56302
14851781	Email/Text: ml-ebn@missionlane.com	Apr 11 2024 00:22:00	Mission Lane Credit Card, P.O. Box 105286, Atlanta, GA 30348
14256975	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2024 00:23:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14851785	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2024 00:23:00	Milestone Credit Card, c/o Midland Credit Management, 320 E. Big Beaver Rd, Suite 300, Troy, MI 48083-1271
14310351	EDI: MAXMSAIDV	Apr 11 2024 04:20:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14851783	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2024 00:23:00	Ollio Mastercard, c/o Midland Credit Management, 320 E. Big Beaver Rd, Suite 300, Troy, MI 48083-1271
14272118	^ MEBN	Apr 11 2024 00:18:34	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14256976	+ Email/Text: bankruptcy@philapark.org	Apr 11 2024 00:23:00	Philadelphia Parking Authority, PO Box 41818, Philadelphia, PA 19101-1818
14264042	+ EDI: JEFFERSONCAP.COM	Apr 11 2024 04:20:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14851784	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Apr 11 2024 00:22:00	Reflex Credit Card, c/o Credit Corp Solutions, 63 East 11400, Suite 408, Sandy, UT 84070-6705
14256977	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 11 2024 00:22:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14256973	*+	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14256978	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14256979	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14256980	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

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TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfcbis.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Etangalia Sherrie Canty help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Etangalia Sherrie Canty</u>	Social Security number or ITIN	xxx-xx-1455
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10196-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Etangalia Sherrie Canty

4/10/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.